

Information to identify the case:

Debtor 1	Gary J Denovchik	Social Security number or ITIN	xxx-xx-7818
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-31281-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary J Denovchik

2/1/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gary J Denovchik
 Debtor

Case No. 18-31281-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db
 517836014 +Gary J Denovchik, 74 Camp Lane, Fairfield, NJ 07004-1002
 517836016 American Express Legal, PO Box 278, Ramsey, NJ 07446-0278
 517836021 +Anthony J. Migliaccio, Esq. DC 1231 18, 500 N. Franklin Tpke, Ramsey, NJ 07446-1177
 517836021 +Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 517836023 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517836024 +Citibank / Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040,
 St Louis, MO 63179-0040
 517836025 +Citibank / The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 517836026 Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
 517836029 +Fred Weinberg Associates Esq, 125 S West Street, Wilmington, DE 19801-5014
 517836030 +Lyons Doughty Veldhuis DC 7173 18, 136 Gaither Drive, Suite 100,
 Mount Laurel, NJ 08054-1725
 517836031 +PNC Mortgage, 1801 E. 9th Street, Suite 200, Cleveland, OH 44114-3103
 517836032 +Sears Credit Card, PO Box 78051, Phoenix, AZ 85062-8051
 517836033 +Selip Stylianou, LLP, 10 Forest Ave, Suite 300, PO Box 914, Paramus, NJ 07653-0914
 517836035 +The Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 02:05:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517992906 EDI: BECKLEE.COM Feb 02 2019 06:28:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517836015 +EDI: AMEREXPR.COM Feb 02 2019 06:28:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 517836017 +EDI: BANKAMER.COM Feb 02 2019 06:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517836018 +EDI: TSYS2.COM Feb 02 2019 06:28:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 517836020 +EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517836019 +EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517836022 +EDI: CHASE.COM Feb 02 2019 06:28:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 517923033 EDI: DISCOVER.COM Feb 02 2019 06:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517836027 +EDI: DISCOVER.COM Feb 02 2019 06:28:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517836028 +EDI: FSAE.COM Feb 02 2019 06:28:00 First Source, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 517836034 +EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Feb 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

James C. Zimmermann on behalf of Debtor Gary J Denovchik jim@jzlawyer.com, jim@jzlawyer.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5